

<i>SERFF Tracking Number:</i>	<i>FDMC-127165520</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity Investments Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48775</i>
<i>Company Tracking Number:</i>	<i>DVA-END 05/11</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>DVA-END 05/11</i>		
<i>Project Name/Number:</i>	<i>DVA-END 05/11/</i>		

Filing at a Glance

Company: Fidelity Investments Life Insurance Company

Product Name: DVA-END 05/11

SERFF Tr Num: FDMC-127165520 State: Arkansas

TOI: A03I Individual Annuities - Deferred
Variable

SERFF Status: Closed-Approved-
Closed

State Tr Num: 48775

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: DVA-END 05/11

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Denise Gosselin

Disposition Date: 05/17/2011

Date Submitted: 05/13/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: DVA-END 05/11

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/17/2011

State Status Changed: 05/17/2011

Deemer Date:

Created By: Denise Gosselin

Submitted By: Denise Gosselin

Corresponding Filing Tracking Number: DVA-
END 05/11

Filing Description:

May 13, 2011

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201-1904

RE: Fidelity Investments Life Insurance Company

NAIC: 93696-981 FEIN: 23-2164784

SERFF Tracking Number: FDMC-127165520 State: Arkansas
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Product Name: DVA-END 05/11
Project Name/Number: DVA-END 05/11/
Form #: DVA-END 05/11 Endorsement
NRR-END 05/11 Endorsement

Dear Commissioner:

The above-captioned forms are enclosed for your review and approval. The enclosed forms are new and will not replace any existing forms. Fidelity Investments Life Insurance Company ("FIL") is a Utah domiciled insurance company.

Form No. DVA-END 05/11 is an endorsement that will be used with policy form DVA-2005, which is an individual flexible premium variable deferred annuity contract designed to provide investors with a means to supplement their retirement savings plans. Form No. DVA-2005 also provides monthly fixed annuity income to the Annuitant(s) starting on the annuity date. It is issued on a non-qualified basis only. This policy form was approved by your department on 6/9/2005.

At issue the annuity date assigned to all contracts under DVA-2005 is the first day of the month following the oldest owner's 90th birthday. Currently, owners can only change the annuity date to an earlier date, not a later date. Upon approval of Form No. DVA-END 05/11 contract owners will be allowed to change the annuity date to a date as late as the first day of the month following the oldest owner's 95th birthday. We will inform them of this opportunity in mailings sent 90, 60, and 30 days prior to their contract's current annuity date. Those contract owners who elect to push out their annuity date will be mailed DVA-END 05/11, which will be effective upon mailing.

Form No. NRR-END 05/11 is an endorsement that will be used with policy forms NRR-96100, NRR-96101, FVA-88200, FVA-88201 and VA-1/87 which were approved by your department on 4/30/96, 4/30/96, 9/8/88, 9/8/88, and 11/2/87 respectively. These products, which are closed to new issues, is a deferred variable annuity that was designed to provide investors with a means to supplement their retirement savings plans. This product was offered to customers on a non-qualified basis and on a qualified basis as an IRA.

We allow owners of NRR-96100, NRR-96101, FVA-88200, FVA-88201 and VA-1/87 to change their contract's annuity date. Currently, for all contracts (those purchased on a non-qualified or qualified basis) the latest possible date we allow is the first day of the month following the Annuitant's 90th birthday. Upon approval, owners of contracts purchased on a non-qualified basis will be allowed to change their contract's annuity date to a date as late as the first day of the month following the annuitant's 95th birthday. We will inform contract owners of this opportunity in mailings sent 90, 60, and 30 days prior to their contract's current annuity date. Those contract owners who elect to push out their annuity date will be mailed NRR-END 05/11, which will be effective upon mailing. The reason we are not offering this endorsement to owners of contracts purchased on a qualified basis (i.e. issued as IRA annuities) is because the contract's "default" annuity income option is a lifetime income annuity with a 10-year guarantee period. The default annuity income option is

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the annuity income option that automatically applies if the owner does not elect another annuity income option prior to the Annuity Date. If we offered this endorsement to an IRA annuity owner and they allowed the Annuity Date to extend to age 95 and did not elect another annuity option, the default annuity income option would violate IRS distribution rules for IRAs since the guarantee period would exceed IRS life expectancy tables.

We expect to offer these new endorsements after we receive approvals from a satisfactory number of states. These new forms do not contain any unusual or possibly controversial items from normal company or industry standards.

If you have any questions or comments, please call me at (617) 563-8561.

We thank you in advance for your immediate attention.

Sincerely,

Denise Gosselin
Senior Legal Product Manager
Denise.gosselin@fmr.com

Enclosures

Company and Contact

Filing Contact Information

Denise Gosselin, Senior Legal Product Manager
82 Devonshire Street
Boston, MA 02109
denise.gosselin@fmr.com
617-563-8561 [Phone]
617-385-2476 [FAX]

Filing Company Information

Fidelity Investments Life Insurance Company
82 Devonshire St.
Boston, MA 02109
(617) 563-8561 ext. [Phone]
CoCode: 93696
Group Code: 981
Group Name:
FEIN Number: 23-2164784
State of Domicile: Utah
Company Type:
State ID Number:

Filing Fees

SERFF Tracking Number: FDMC-127165520 *State:* Arkansas
Filing Company: Fidelity Investments Life Insurance Company *State Tracking Number:* 48775
Company Tracking Number: DVA-END 05/11
TOI: A03I Individual Annuities - Deferred Variable *Sub-TOI:* A03I.002 Flexible Premium
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Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 2 forms x \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Investments Life Insurance Company	\$100.00	05/13/2011	47573296

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/17/2011	05/17/2011

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Disposition

Disposition Date: 05/17/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Deferred Annuity Endorsement		Yes
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Product Name: DVA-END 05/11

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Form Schedule

Lead Form Number: DVA-END 05/11

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	DVA-END 05/11	Policy/Cont Deferred Annuity ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		65.400	DVA-END 0511.pdf
	NRR-END 05/11	Policy/Cont Deferred Annuity ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		64.300	NRR-END 0511.pdf

**FIDELITY INVESTMENTS LIFE INSURANCE COMPANY
SALT LAKE CITY, UTAH**

**DEFERRED ANNUITY
ENDORSEMENT**

This endorsement is part of your contract. Attach this endorsement to your existing contract.

This language replaces the definition of Annuity Date in the GLOSSARY of your contract:

Annuity Date - A date selected by the Owner(s) for annuity income payments to begin. This date can be as late as the first day of the month following the oldest Owner's 95th birthday. Once annuity income payments begin, Owners have no rights in the Contract.

This language replaces the fourth sentence in the SPECIAL RULES FOR CONTRACT HELD BY REVOCABLE GRANTOR TRUST provision of your contract:

The Annuity Date will be the first day of the first calendar month after the grantor's 95th birthday, or an earlier date chosen by the Owner.

This language replaces the ANNUITY DATE provision of your contract:

You may change the Annuity Date shown for this Contract by written request to the Annuity Service Center. The new Annuity Date must be at least 30 days after the date the Company receives your written change request. The Annuity Date you choose must be the first of a month. The Annuity Date may be no later than the first day of the month following the oldest Owner's 95th birthday.

This language replaces the third sentence in the ANNUITY INCOME provision of your contract:

A surviving spouse who elects to continue the Contract as his or her own may change the Annuity Date to be as late as the first day of the calendar month following his or her 95th birthday.

Signed for the Company at its Executive Office in Boston, Mass.



[Jeffrey K. Cimini]
President



[Edward M. Shea]
Secretary

FIDELITY INVESTMENTS LIFE INSURANCE COMPANY
SALT LAKE CITY, UTAH

**DEFERRED ANNUITY
ENDORSEMENT**

This endorsement is part of your contract. This endorsement replaces the **CHANGE OF ANNUITY DATE** provision in your contract. Attach this endorsement to your existing contract.

CHANGE OF ANNUITY DATE

You may change the Annuity Date shown for this Contract by written request to the Annuity Service Center. Any change must be received by the Company at least 30 days prior to the Annuity Date then in effect. The new Annuity Date must be at least 30 days after the date the Company receives your written change request. The Annuity Date you choose must be the first of a month. The Annuity Date may be no later than the first day of the month following the Annuitant's 95th birthday.

Signed for the Company at its Executive Office in Boston, Mass.



[Jeffrey K. Cimini]
President



[Edward M. Shea]
Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Certification Docs2.pdf		

CERTIFICATION OF READABILITY

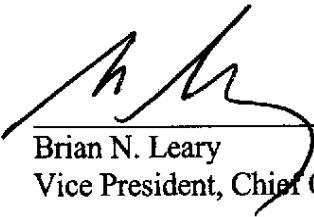
State of Arkansas

Form Number
DVA-END 05/11
NRR-END 05/11

Flesch Readability Score
65.4
64.3

I certify that to the best of my knowledge and belief, the above referenced form meets or exceeds the readability legibility and format requirements of any applicable laws and regulations in the state of Arkansas.

Fidelity Investments Life Insurance Company



Brian N. Leary
Vice President, Chief Compliance Officer

May 12, 2011